

Terms and Conditions

Published: 17/05/2023

1. General:

- a) Ryman Racing Pty Ltd trading as Colossalbet is licensed by Racing NSW and regulated by Liquor and Gaming NSW (L&G NSW) to accept wagers by telephone and the Internet on a global basis 24 hours a day. Racing NSW has approved for Ryman Racing Pty Ltd to additionally trade as Punthub via Mobile Apps so as to be an additional brand and User experience to be offered by Ryman Racing Pty Ltd under its current Racing NSW license.
- b) Specifically Racing NSW has approved that only one account can be established for each Ryman Racing Pty Ltd customer, regardless of the trading brand or user interface used to access their account - be it Colossalbet or Punthub. Ryman Racing Pty Ltd will not allow multiple accounts to be established for either brand and we will advise customers upon sign up if they hold an existing Colossalbet account so those details can be used to operate the Punthub Apps for their Punthub account.
- c) By opening a Ryman Racing Pty Ltd t/as Punthub betting account or placing a bet you agree to be bound by the terms and conditions set out below. Additionally, by opening an account, you are deemed to have read and accepted Ryman Racing Pty Ltd t/as Punthub's Privacy Policy. This is located at https://download.punthub.com.au/Punthub Privacy Policy.pdf
- d) To open a wagering account with Ryman Racing Pty Ltd t/as Punthub you must be aged 18 years or older. A 'Client' is a person who holds an Account, and any reference to 'you' or 'your' in these rules is a reference to a Client.
- e) You agree that the service offered by Ryman Racing Pty Ltd t/as Punthub has the ability to place a bet with possibilities of a win or a loss.
- f) Any rule is subject to change without notice and it is the responsibility of the person seeking to rely on the rules to ensure they are making reference to the most recent rules by visiting our website at www.punthub.com.au or by contacting us on (02) 7202 7462.

2. Client Responsibility:

- a) Clients are responsible for ensuring that their records, in particular address, telephone number and payment/bank details including any credit card expiration details, are kept up to date. Please notify Ryman Racing Pty Ltd t/as Punthub immediately if any of your account details are incorrect. In the event that a client has not kept their records up to date, Ryman Racing Pty Ltd t/as Punthub reserves the right to suspend the account.
- b) The client agrees that by registering with Ryman Racing Pty Ltd t/as Punthub, that their contact details, including their email address, mobile number and mailing address, may be used by Ryman Racing Pty Ltd to keep them informed about products, promotions, services and events. Ryman Racing Pty Ltd does not sell personal information to other companies. There are limited circumstances in which external organisations may be given access to your personal information. You maintain ownership rights to your personal information, however in the event of a business transition, such as a merger, corporate reorganisation or a purchase of part or all assets owned by Ryman Racing Pty Ltd, we may transfer your personal information to a successor entity.
- c) It is the client's responsibility to ensure that they keep their username and password confidential. If a client suspects that their details have been breached, they should notify Ryman Racing Pty Ltd immediately.
- d) Clients will be responsible for all wagers in which their username and password are used for any activity on their Ryman Racing Pty Ltd t/as Punthub account unless they have notified Ryman Racing Pty Ltd t/as Punthub in accordance with Rule 2 (c). Any wager made by telephone or via the Internet where the login and password have been used will be regarded



- by Ryman Racing Pty Ltd t/as Punthub as being valid and may not be changed, cancelled or modified. Wagers shall only be voided and/or replaced with another wager at the sole discretion of Ryman Racing Pty Ltd t/as Punthub management.
- e) Where a client opens an account with Ryman Racing Pty Ltd t/as Punthub, the client must comply with points set out in section 3 to our satisfaction to fully activate your account and withdraw funds.

3. Client Identification Requirements:

- a) Ryman Racing Pty Ltd t/as Punthub clients must provide us with adequate identification for the purposes of complying with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.
- b) The identification must detail proof of name, age and current residential address. We will attempt to verify your identity automatically with an online identity verification company such as Green ID. If that process cannot verify your identity, we may request that you provide additional identification documents to us.

Examples of identification documents are:

- i. A current Australian Driver's Licence or
- ii. A current Australian Passport plus
- iii. A Utility account no more than three months old, detailing your name as the account holder and address.
- c) Where you send identification documents to us, they must be clear and legible. We may also request, in our absolute discretion, that you provide originals or certified copies.
- d) Where documents are required to be sent to us for manual verification, this information can be sent via email support@punthub.com.au.
- e) Adequate Identification must be received prior to the first withdrawal from the account, and if not received before, Ryman Racing Pty Ltd t/as Punthub requires the identification within 14 days of the client opening an account. If the client's identification has not been received at that stage the account will be suspended and the client will not be able to withdraw funds or wager on their account until the verification process has been completed. Please note that all bets placed prior to the Account being suspended will stand.
- f) If a client uses a credit/debit card to fund the Account, legible copies of the front and back of the card may be requested by Ryman Racing Pty Ltd t/as Punthub for its approval. Ryman Racing Pty Ltd t/as Punthub reserves the right at its discretion to refuse to accept a debit/credit card including but not limited to in circumstances where the card is dishonoured. Ryman Racing Pty Ltd t/as Punthub reserves the right to request a copy of the front and back of the card registered on the account at any time.
- g) Where Ryman Racing Pty Ltd t/as Punthub has a reasonable suspicion that the account holder is not the true or beneficial holder of the account, it may request any further information it deems necessary to establish/confirm the true identity of the account holder. This may include the provision of statutory declarations and certified copies of identification or financial documents. Ryman Racing Pty Ltd t/as Punthub may in its discretion reject certified documents for any reason.
- h) Should a client deliberately falsify any ID or any other details for any purpose associated with applying for an account or transacting on the account, Ryman Racing Pty Ltd t/as Punthub reserves the right to suspend the account and/or close the account without prior notification to the client. Instances of suspected fraudulent activity may be referred to the relevant authorities for further investigation.



4. Deposits and Withdrawals:

- a) Clients may deposit into their account via credit/debit card, electronic funds transfer (EFT), BPAY or PayID (Zepto) or CashIN through Blueshyft retail partners.
- b) If an account is funded from a bank account or credit card in a different name to the account holder, we reserve the right to void or cancel any bets on the account and return the deposited funds to the bank account or credit card from which they were deposited.
- c) Ryman Racing Pty Ltd t/as Punthub requires that any deposit into a client's account be turned over at least once prior to authorising a withdrawal from the client's account.
- d) Ryman Racing Pty Ltd t/as Punthub does not charge clients fees for credit/debit card transactions, however the card holder may be charged a fee by their own banking institution upon depositing funds with Ryman Racing Pty Ltd t/as Punthub which is your responsibility to pay.
- e) Clients must have completed the identification process as explained in section 3, prior to any withdrawal being processed.

5. Fraud:

- a) Where Ryman Racing Pty Ltd t/as Punthub has a reasonable suspicion of fraudulent activity related to a client's account, including but not limited to credit card fraud, we reserve the right to:
 - i. Suspend an account pending the completion of an investigation.
 - ii. Request further information or documentation from the client.
 - iii. Cancel any pending bets which have been placed using funds from a misused or fraudulent credit card.
 - iv. Withhold deposited funds and/or dividends from resulted bets.
 - v. Any matters of inappropriate or fraudulent use of any credit card will be reported to the relevant authority and the client's account may also be permanently closed.
 - vi. Ryman Racing Pty Ltd t/as Punthub reserves the right to close the accounts of and void any or all bets or activity made by any person, group, or corporation in an attempt to defraud Ryman Racing Pty Ltd t/as Punthub.

6. Ryman Racing Pty Ltd t/as's Reserved Rights:

- a) Ryman Racing Pty Ltd t/as Punthub does not allow persons under the age of 18 years to hold a Ryman Racing Pty Ltd t/as Punthub account.
- b) If any price offered on our website is clearly a result of human and/or system error, we reserve the right to cancel bets placed at this price.
- c) Ryman Racing Pty Ltd t/as Punthub has made considerable efforts to ensure its sports betting business operates in a fair, prompt and accurate manner. Save to the extent permitted by law (and only to such an extent), Ryman Racing Pty Ltd t/as Punthub excludes all warranties (express or implied) relating to its sports betting business and shall not have any liability for direct, indirect or consequential loss, damage, expense or injury suffered by any Client.
- d) Subject to rule 6 (c), Ryman Racing Pty Ltd t/as' Punthub's liability in respect of any claim or loss shall be limited in amount to the relevant wager placed by a client.
- e) Ryman Racing Pty Ltd t/as Punthub takes due care in ensuring information available on the website is accurate and correct, however if there is an error, Ryman Racing Pty Ltd t/as Punthub take no responsibility for any wagers that may have been placed as a result.
- f) Ryman Racing Pty Ltd t/as Punthub reserves the right to void any or all wagers made by any individual or group of people acting together either in an attempt to defraud Ryman Racing Pty Ltd t/as Punthub or to gain financial benefit through the manipulation of tote-based



- dividends or the Ryman Racing Pty Ltd t/as PUnthub Starting Price (SP). This can include persons, relatives, organisations, bookmakers and their employees.
- g) All wagers are deemed to be received in New South Wales. These Terms shall be governed by and construed in accordance with the Laws of the State of NSW and each Client irrevocably submits to the exclusive jurisdiction of the NSW Courts in respect of any dispute or matter arising from these Terms.
- h) A rule specified on an individual market supersedes any conflicting general rules that might otherwise apply to that market.
- i) Ryman Racing Pty Ltd t/as Punthub reserves the right to withhold funds from clients who have not completed the identification process. Funds will be released as soon as this process has been completed. Ryman Racing Pty Ltd t/as Punthub requires that any withdrawal of funds from a client's betting account must be made to a financial institution account in the name of the client. Ryman Racing Pty Ltd t/as Punthub reserves the right to request documentary evidence of a client's financial institution account information prior to releasing funds to a client.

7. General Betting Rules:

- a) In the event of a tie/draw/dead heat where no 'draw' option was offered by Ryman Racing Pty Ltd t/as Punhub, any bets will be paid at face value of the ticket, i.e. your dividend inclusive of your stake, divided by the number of competitors drawing for that placing.
- b) With "Each Way" betting, place ties will be paid such that the Place portion of the face value of the ticket is multiplied by the remaining number of places available and divided by the number of competitors tying for those available number of placings.
- c) In the event of a tie/dead heat where a "Draw" option was offered, then all Win and/or Place wagers are unsuccessful and the "Draw" is the successful wager. Where the "Draw" option is offered, the bet is decided on the result at the end of normal time for all sports unless stated otherwise.

8. Placement & Acceptance of Bets:

- a) All bets on an account are considered to be placed and received in the State of NSW, Australia regardless of where the person is situated at the time of the bet
- b) Subject to these terms, Ryman Racing Pty Ltd t/as reserves the right at any time to refuse any bet or part of a bet without providing a reason or advance notification. The circumstances in which we may refuse a client's bet include but are not limited to:
 - i. A client is or may be less than 18 years of age.
 - ii. A client is or may be betting on behalf of a person who is less than 18 years of age. A client is or may be in breach of these terms.
 - iii. A client is or may be in breach of any applicable law.
 - iv. A client's proposed bet would present an unacceptable liability risk to our business. Whether there is an unacceptable liability risk to us for the purpose of this Rule is at Ryman Racing Pty Ltd t/as's discretion.
- c) In the case of wagers accepted by Ryman Racing Pty Ltd t/as Punthub in accordance with these rules:
 - i. Except in the case of live or in-play betting and racing events, wagers may only be accepted up to the advertised start time, actual start time, or such earlier time as dictated by Ryman Racing Pty Ltd t/as Punthub.



- ii. Except in the case of live or in-play betting, if a wager is inadvertently accepted in respect of an event after the result could be reasonably determined, the wager may be deemed to have been made invalidly and will be refunded to the client. For the purpose of this clause, inadvertently means that Ryman Racing Pty Ltd t/as Punthub had no knowledge that the event in question had started and the wager was accepted in good faith.
- iii. Live or in-play means placing a wager on a Ryman Racing Pty Ltd t/as Punthub -nominated market after an event has commenced and is in progress.
- iv. In such cases, once an event has commenced, the event market will close, and a new live market will commence.
- v. Ryman Racing Pty Ltd t/as Punthub may take live or in-play bets on Ryman Racing Pty Ltd t/as Punthub -nominated events. In such circumstances, markets may be displayed on the website as Live and Ryman Racing Pty Ltd t/as Punthub account holders can call our office to place in-play wagers. In compliance with the Interactive Gambling Act 2001, "in the run" wagers will not be accepted over the internet and may only be accepted over the telephone.
- d) In the case of internet wagers, Ryman Racing Pty Ltd t/as Punthub has absolute discretion over which odds, prices or lines it may choose to offer a client. Ryman Racing Pty Ltd t/as Punthub reserves the right to refuse to accept a wager in its absolute discretion. All Odds (including fixed odds) displayed on the Ryman Racing Pty Ltd t/as Punthub website or apps are indicative only until the client has logged in to their account and may change before the wager is accepted by Ryman Racing Pty Ltd t/as Punthub. The only Odds offered by Ryman Racing Pty Ltd t/as Punthub are those that are displayed after the client has logged in, and at the time the wager is confirmed by a client. All odds offered to a client are subject to the wagering limits as described in these rules and are subject to variation until the time a wager is accepted by Ryman Racing Pty Ltd t/as Punthub. For tote derivative products the final price is not known until dividends are declared.
- e) In the case of telephone wagers, Ryman Racing Pty Ltd t/as Punthub has absolute discretion over which odds it may choose to offer a client. The odds offered by Ryman Racing Pty Ltd t/as Punthub are those outlined and confirmed to the client by the telephone operator at the time of the client making the wager. All odds offered to a client are subject to the wagering limits as described in these rules and are subject to variation until the time a wager is accepted by Ryman Racing Pty Ltd t/as Punthub. For tote derivative products the final price is not known until dividends are declared.
- f) Limits are as follows:

Metropolitan Thoroughbreds Win/Place:	\$100,000
Metropolitan Thoroughbreds Exotics:	\$50,000
Provincial Thoroughbreds Win/Place:	\$50,000
Provincial Thoroughbreds Exotics:	\$20,000
Metropolitan Greyhounds/Harness Win/Place:	\$20,000
Metropolitan Greyhounds/Harness Exotics:	\$5,000
Provincial Greyhounds/Harness Win/Place:	\$20,000
Provincial Greyhounds/Harness Exotics:	\$5,000
International Thoroughbreds Win/Place:	\$20,000
International Greyhounds/Harness Win/Place:	\$5,000
International SP Derivative Exotics:	\$5,000



International Tote Derivative Exotics:	\$5,000
Racing Multi:	\$250,000
Sports Multi:	\$250,000
Racing & Sports Multi:	\$250,000
Same Race Multi:	\$250,000
Same Game Multi:	\$50,000

- g) When a client is making a bet on their account via the internet, it is only accepted once the client submits the bet and a confirmation is received by the client. This will be accompanied by a bet receipt.
- h) When a client is making a bet on their account via the telephone, the client is responsible for quoting the correct account details (including username or account number). When a bet is made by a client via the telephone, it will be read-back by the Ryman Racing Pty Ltd t/as Punthub representative. A bet is accepted when a client either indicates agreement with a bet after it has been read-back to the client or, if the bet is struck in accordance with the client's instructions.
- i) In the event a telephone conversation between a Ryman Racing Pty Ltd t/as Punthub representative and a client in which a bet is being placed is interrupted for any reason prior to the conclusion of the conversation, any unconfirmed bet will be deemed not to have been entered into. In such circumstances, it is the responsibility of the client to contact us promptly to confirm the bet.
- j) Ryman Racing Pty Ltd t/as Punthub shall make a voice recording of all telephone calls with clients when clients are placing a bet, making a complaint, or making a query regarding their account. The client agrees to such recordings being made. Where a dispute occurs, which cannot be resolved between the client and Ryman Racing Pty Ltd t/as Punthub, the client agrees that the recording/s and/or any records of a client's transactions via the internet may be made available to the adjudicator of the dispute to enable the dispute to be determined in accordance with these terms. All records of voice recordings will be securely retained by us in accordance with our privacy obligations for regulatory purposes.
- k) In these Terms, a dispute includes any dispute or matter between Ryman Racing Pty Ltd t/as Punthub and a client arising from these terms or relating to the products and/or services provided by Ryman Racing Pty Ltd t/as Punthub to clients. All wagers are placed and received in New South Wales. These Terms shall be governed by and construed in accordance with the Laws of New South Wales. Where a dispute cannot be resolved between Ryman Racing Pty Ltd t/as Punthub and a client, or by reference to Racing NSW or the Office of Liquor Gaming & Racing, the parties irrevocably submit to the exclusive jurisdiction of the Courts of New South Wales.
- I) Any wager made by telephone or via the Internet where the login and password have been used will be regarded by Ryman Racing Pty Ltd t/as Punthub as being valid and may not be changed, cancelled or modified. Wagers shall only be voided and/or replaced with another wager at the sole discretion of Ryman Racing Pty Ltd t/as Punthub management.
- m) The minimum bet on the internet on an account is \$0.50.
- n) The minimum bet for an Account via the telephone is a total of \$10.
- o) Live or in-play betting in these terms refers to a continuous form of betting whereby the person placing the bet is able to place bets after an event has begun. In compliance with the Interactive Gambling Act 2001, we do not accept live betting over the Internet but may accept live betting via the telephone.



- p) In any sporting event where there is a flat line for example +/- 7, and the result falls on that flat number, all wagers are void and refunded. Affected multiple wagers multis and parlays, will be recalculated excluding that leg.
- q) In any multi bet or parlay, if a leg is voided for whatever reason, then the multi bet is re-calculated minus that leg.
- r) Any live betting offered by Ryman Racing Pty Ltd t/as Punthub will be displayed on the website and clients can call our office to get a quote on any option available. All live betting markets are subject to their respective pre-match rules. While reasonable effort is made to ensure the accuracy of live scores and the status of games displayed on our website in connection with live betting, we accept no liability for the incorrect display of this information.
- s) All-in betting means regardless of whether a particular competitor starts or completes the event in which a bet is placed, all bets stand, and no refunds shall be payable, or deductions apply.
- t) Where an event or match is postponed and rearranged to take place within 48 hours of the original scheduled starting time, all wagers will stand. If the event or match is rescheduled to take place more than 48 hours later than the original scheduled start time, all wagers will be void and stakes refunded. Affected multi bets will be recalculated, excluding that leg. Please note that individual sports rules stating a different time period will override this rule.
- u) In the case of sports betting and all other contests that involve a set length of play or time limit, players must play, and the event must run to the conclusion of the designated time, to be considered official for betting purposes. Please note that individual sport rules that state otherwise will override this Rule.
- v) Unless otherwise stated in the event description or individual sport rules, overtime periods or extra time periods will count towards the final result, except in relation to soccer (see individual sport Rules for soccer below). Other individual markets noted as excluding extra time or overtime, and individual sports rules stating that extra time or over-time does not count will override this rule.
- w) For multiple wagers, if any leg/legs are void, the multiple wager will be recalculated excluding the voided leg/legs.

9. Responsible Gambling:

- a) Ryman Racing Pty Ltd t/as Punthub makes every reasonable effort to prevent self-excluded customers from returning and using our service. If you wish to self-exclude yourself, please use the Responsible Gambling tools found in the My Account section of the website/app. Alternatively, contact our Customer Service Team on (02) 7202 7462.
- b) If you are a self-excluded customer, you must not attempt to open an account or place any bets with us. However, if you open a duplicate account whilst you are self-excluded you are fully liable for your actions and for all activity and bets placed on your account.
- c) Ryman Racing Pty Ltd t/as Punthub does not market or promote to individuals younger than 18 years old, and we do not market to individuals for whom gambling has become a problem.
- d) To view Ryman Racing Pty Ltd t/as's Punthub Responsible Gambling Policy refer to the Responsible Gambling link on our website or Apps.



10. Bonus Cash:

- a) A Deposit Match Promotion is a promotion whereby Bonus Cash is placed in an existing Ryman Racing Pty Ltd t/as Punthub account when a client processes a deposit within the promotional timeframe, as specified in the promotion guidelines.
- b) A Refund Promotion is a promotion whereby a client's stake is refunded in the form of Bonus Cash to a Ryman Racing Pty Ltd t/as Punthub betting account as specified in the promotion guidelines.
- c) Any promotion that may result in the awarding of Bonus Cash can only be entered once per client. Ryman Racing Pty Ltd t/as Punthub may determine, in its sole discretion, whether it believes different entries or accounts are associated with the same person or group of people.
- d) Only one Bonus Cash wager can be placed per event or match.
- e) For winning Bonus Cash bets, winnings will be paid excluding the initial Bonus Cash stake. This means that if a Bonus Bet to the value of \$10 is placed on a selection paying \$2.00, the net winnings paid will be \$10 (\$20 less the \$10 bonus bet).
- f) Clients considered to be abusing promotions by any means, or breaching these terms and conditions, may have bonuses, and any winnings from Bonus Cash cancelled or revoked.
- g) Bonus Cash will expire seven (7) days after it has been awarded if it has not been used the event can be any time in the future, unless otherwise specified in the promotion's terms and conditions.
- h) Ryman Racing Pty Ltd t/as Punthub reserves the right to cancel, change or suspend any promotion at any time without notification.

11. Ryman Racing Pty Ltd t/as's Punthub Protest Payout:

- a) Ryman Racing Pty Ltd t/as Punthub Protest Payout will be applied when a horse on which the customer has placed a bet is first past the post but is ultimately relegated due to an upheld stewards' protest or enquiry. In the event of an upheld protest, Ryman Racing Pty Ltd t/as Punthub will pay out in respect of both the first past the post and the runner ultimately declared as the official winner.
- b) Ryman Racing Pty Ltd t/as Punthub Protest Payout applies to every Australian thoroughbred and harness race and applies to wagers placed either digitally or struck over the telephone.
- c) For the avoidance of doubt, protest payout shall only apply in respect of:
 - i. Bets on horses that are first past the post but later relegated because of a protest.
 - ii. The customer's first accepted bet on a given runner.
 - iii. Protest payouts will not be applied in the event of the disqualification of a horse including, without limitation, if that horse is disqualified as a result of weighing in 'light'.
 - iv. Protest payouts apply to win bets and the win portion of each way bets.
- d) Protest payout will not apply in respect of:
 - i. Bets on horses that originally finished second or third past the post but are relegated out of the placings as a result of a minor protest.
 - ii. Bets placed on pre-post or futures markets.
 - iii. Special markets, products or bet types including, without limitation, multi-leg bets, Exotics, bonus bets, head-to-head betting, odds versus evens and favourite versus field markets, and box/jockey challenge markets.
- e) In the event an official protest is upheld, any run second to the favourite or similar promotions being run on that race will be void and bonuses not paid.



- f) Subject to the Ryman Racing Pty Ltd t/as Punthub betting rules, the amount of the protest payout will be equal to the full return the customer would have received had the horse been declared the official winner, with the maximum amount paid out to limited to:
 - i. Five thousand dollars \$5,000 per customer per race.
- g) This product is available for recreational customers only and Ryman Racing Pty Ltd t/as Punthub reserves the right to, at its sole and absolute discretion, exclude or limit the eligibility of certain customers from receiving the benefit of the Ryman Racing Pty Ltd t/as Punthub protest payout.

12. Ryman Racing Pty Ltd t/as Punthub Price Pump:

- a) Ryman Racing Pty Ltd t/as's Punthub Price Pump product allows clients to place a bet at better than advertised odds. Ryman Racing Pty Ltd t/as Punthub Price Pump allows you to instantly increase the value your bet. Simply add your selection to the bet slip, activate the Ryman Racing Pty Ltd t/as Punthub Price Pump button and your potential return will increase. Submit your wager and await the usual confirmation receipt.
- b) Ryman Racing Pty Ltd t/as Punthub Price Pump is available on each of our betting platforms on certain events and is part of the core wagering service offered by Ryman Racing Pty Ltd t/as Punthub. Accordingly, Ryman Racing Pty Ltd t/as Punthub's standard wagering rules apply in respect of Ryman Racing Pty Ltd t/as Punthub Price Pump bets, including, without limitation, standard deductions for scratchings on racing events.
- c) Protest payout and dead heat rules continue to apply in respect of Ryman Racing Pty Ltd t/as Punthub Price Pump bets, as do the following additional rules:
 - i. The number of Ryman Racing Pty Ltd t/as Punthub Price Pump tokens which may be made available to customers on any given day may vary and will be issued at the absolute discretion of Ryman Racing Pty Ltd t/as Punthub Management.
 - ii. The dividend available to you when you apply your Ryman Racing Pty Ltd t/as
 Punthub Price Pump token will depend upon a range of factors and will be calculated
 and applied at the absolute discretion of Ryman Racing Pty Ltd t/as Punthub
 Management.
 - iii. Ryman Racing Pty Ltd t/as Punthub Price Pump tokens cannot be used in conjunction with any other promotions, including Bonus Cash.
 - iv. When cash-out is available to customers for a bet placed in conjunction with the Ryman Racing Pty Ltd t/as Punthub Price Pump feature, any cash out settlement will be based on the original odds and not the enhanced dividend.
 - v. Wagers placed in conjunction with the Ryman Racing Pty Ltd t/as Price Pump product are subject to Ryman Racing Pty Ltd t/as Punthub's other general rules and conditions along with our standard customer restrictions, liability and trading limits that apply.
 - vi. Bets placed when using the Ryman Racing Pty Ltd t/as Punthub Price Pump feature are not considered accepted until you receive a bet confirmation. In the event of any failure or malfunction, the bet may be paid at the regular odds providing a confirmation has been received.
- d) Ryman Racing Pty Ltd t/as Punthub reserves the right to, at any time, exclude any client from receiving Ryman Racing Pty Ltd t/as Punthub Price Pump tokens if Ryman Racing Pty Ltd t/as Punthub Management determines, at its sole and absolute discretion, that the client is abusing or has abused the promotion. Without limitation, the following shall constitute abuse of the promotion by a client:
 - i. Allowing a third party direct or indirect access to the client's Ryman Racing Pty Ltd t/as Punthub betting account.



- ii. Placing Ryman Racing Pty Ltd t/as Punthub Price Pump bets which exceed the value (both in terms of turnover, and quantity of bets placed) of non Ryman Racing Pty Ltd t/as Punthub Price Pump wagers.
- iii. If it is reasonably believed additional accounts are being used to elevate the number of Price Pump received on a given day.
- e) Ryman Racing Pty Ltd t/as Punthub reserves the right, at its absolute discretion to change, suspend or remove the availability of Ryman Racing Pty Ltd t/as Punthub Price Pump at any time or on any market or to any client.

13. Ryman Racing Pty Ltd t/as Punthub Money* Back Special:

- a) Offer is personalised at individual customer level with a unique code and is available to all eligible customers on their homepage when logged in via Ryman Racing Pty Ltd t/as Punthub App or Website.
- b) The bonus bet applies to your first Fixed Odds bet for the race on the Win Market for bets placed via app/website, not applicable on telephone bets.
- c) Where there are eight (8) or more runners Bonus Back shall be paid on second and third placed runners. Where there are seven (7), six (6) or five (5) runners in a race, Bonus Back shall be paid on second places only. Where the race has less than five (5) runners there will be no bonus bet return.
- d) This offer excludes SA & WA residents.
- e) The offer is available to the recipient of the original communication only.
- f) Eligible bet is the First Fixed Odds bet placed on each eligible race at each eligible track on the eligible date, as listed in point a) above.
- g) The value of money back offer cap (\$20, \$50, \$100, \$200, \$250) is calculated at an individual customer level based on the average bet size of the customer's activity on Ryman Racing Pty Ltd t/as Punthub.
- h) Bets placed with Bonus Cash, Boosted Bets, Multi Bets, Live Bets and Exotics bets are excluded from the offer.
- i) Bonus Cash will be equal to the value of the client's original bet stake, up to a maximum cap as listed in the communication.
- Money Back Specials will be settled on the Final official placings after any protests or inquiries.
- k) The Bonus Cash will be credited to your Ryman Racing Pty Ltd t/as PUnthub Account within 1 hour (exceptional circumstances up to 24 hours).
- I) Standard Bonus Bet Terms & Conditions apply.
- m) This offer is only available to you if you comply with Ryman Racing Pty Ltd t/asPunthub's Terms & Conditions.

14. Ryman Racing Pty Ltd t/as Punthub Back A Winner:

- a) Offer is personalised at individual customer level with a unique code and is available to all eligible customers on their homepage when logged in via Ryman Racing Pty Ltd t/as Punthub App or Website.
- b) The bonus bet applies to your first Fixed Odds bet for the race on the Win Market for bets placed via app/website, not applicable on telephone bets.
- c) This offer excludes SA & WA residents.
- d) The offer is available to the recipient of the original communication only.
- e) Eligible bet is the First Fixed Odds bet placed on each eligible race at each eligible track on the eligible date, as listed in point 1 above.



- f) The value of money back offer cap (\$20, \$50, \$100, \$200, \$250) is calculated at an individual customer level based on the average bet size of the customer's activity on Ryman Racing Pty Ltd t/as.
- g) Bets placed with Bonus Cash, Boosted Bets, Multi Bets, Live Bets and Exotics bets are excluded from the offer.
- h) Bonus Cash will be equal to the value of the client's original bet stake, up to a maximum cap as listed in the communication.
- i) Back A Winner specials will be settled on the Final official placings after any protests or inquiries.
- j) The Bonus Cash will be credited to your Ryman Racing Pty Ltd t/as Punthub Account within 1 hour (exceptional circumstances up to 24 hours).
- k) Standard Bonus Bet Terms & Conditions apply. Visit Terms & Conditions
- This offer is only available to you if you comply with Ryman Racing Pty Ltd t/as Punthub's Terms & Conditions.

15. Racing (Thoroughbred/Harness/Greyhounds):

- a) Where there are eight (8) or more runners in a race, a place dividend shall be paid on first, second and third places.
- b) Where there are seven (7), six (6) or five (5) runners in a race, a place dividend shall be paid on first and second places only. When a client has bet on a tote based product, place wagers will pay down to however many placing's the major Australian TAB's determine as appropriate for that bet type. Major Australian TAB's shall be defined as the Victorian TAB (STAB), the NSW TAB, the Queensland TAB.
- c) Where there are less than five (5) runners in a race, all wagers shall be on a 'Win Only'. If late scratchings of a runner/s reduces the field below five (5) runners, all non-tote place bets will be refunded if there is no possibility for a collect.
- d) If a runner is scratched, all bets placed after the declaration of the final field, will be refunded on that runner (providing the bet was not placed prior to the barrier draw on an 'All-In' basis.). All other runners will be subject to a deduction, applicable to the face value of winning bets where the bet was placed at a fixed price, for either: Win, Each Way, or Place Only. (Refer Maximum Table of Deductions' Table Section 12- see below).
- e) Below is a description of Ryman Racing Pty Ltd t/as PUnthub Racing Products on offer. Depending on the status of the race meeting, differing products will be available daily as stated on the Ryman Racing Pty Ltd t/as Punthub website.
 - i. BestDiv Plus SP (tote derivative): This product is the best of either the "Best of the 3 Australian TAB Prices" or the Ryman Racing Pty Ltd t/as Punthub Starting Price (Ryman Racing Pty Ltd t/as Punthub SP). Ryman Racing Pty Ltd t/as Punthub SP only applies to the Win Portion of the bet.
 - ii. **BestDiv (tote derivative):** This product is the best of the 3 Australian TAB prices.
 - iii. **TopFluc (fixed odds derivative):** This product is equal to the highest fluctuation declared on course. This only applies to the Win Portion of the bet.
 - iv. **MidDiv (tote derivative):** This product is the middle dividend of the 3 Australian TAB prices.
 - v. **Exotics (tote derivative):** For Australian races and STAB commingled pools on international races; Quinella, Exacta, Trifecta, First Four and Quadrella are paid at the dividend declared by the Victorian TAB (STAB) subject to payout limits outlined in section 15.
 - vi. **Exotics (fixed odds derivative):** For races where Australian TAB's run 'B' pools and for races not covered by STAB pools; Quinella, Exacta, Trifecta, First Four are paid at



- prices derived from the Ryman Racing Pty Ltd t/as Punthub SP, maximum prices are outlined in section 15.
- vii. **AusDiv (tote derivative):** This product is the weighted average price of the 3 Australian TAB prices.
- viii. **Fixed Odds:** Fixed Win & Place odds are available on the Ryman Racing Pty Ltd t/as Punthub Apps and once confirmed, are not subject to fluctuation.

All products are subject to conditions detailed below.

- f) Ryman Racing Pty Ltd t/as Punthub Starting Price (Ryman Racing Pty Ltd t/as Punthub SP) is the Ryman Racing Pty Ltd t/as Punthub Fixed Odds Win and Place bet type prices when the race jumps and is subject to deductions where applicable.
- g) Tote Dividend(s) refer to any dividend declared by the Victorian TAB (STAB), NSW TAB (NSW) or Queensland TAB (QLD/UNI).
- h) Ryman Racing Pty Ltd t/as may place a limit on the final odds of tote derivative products. If any Tote Dividend is more than 50% higher than the Ryman Racing Pty Ltd t/as Punthub SP or a fixed odds price derived from Ryman Racing Pty Ltd t/as Punthub SP for the equivalent bet type, Ryman Racing Pty Ltd t/as Punthub reserves the right to pay a dividend equal to Ryman Racing Pty Ltd t/as Punthub SP for win and place bet types and a dividend equal to the Ryman Racing Pty Ltd t/as Punthub Fixed Odds Derivative for exotic bet types.
- i) If a tote pool goes down either on-line or via the telephone and parimutuel betting is affected, then Ryman Racing Pty Ltd t/as Punthub reserves the right to pay a dividend equivalent to Ryman Racing Pty Ltd t/as Punthub SP.
- j) In the event that one of the Major Australian TAB's for promotional reasons or otherwise, returns elevated dividends due to them foregoing their normal take-out margin, Ryman Racing Pty Ltd t/as Punthub reserves the right to declare its BestDiv and BestDiv+SP products at the higher of the other two Australian Totes.
- k) If a meeting is abandoned or postponed to another date, single bets are void and wagers will be refunded. Affected multi bets will be recalculated excluding that leg.
- I) Where a race meeting is transferred from one racecourse or surface to another, on the same racing day, all betting rules and limits will apply as if the meeting was not transferred, providing the same scratchings remain unchanged.
- m) In the event a change of course or surface change occurs, and scratched runners are reinstated, all previous bets taken on the race are void.
- n) Regardless of whether a futures event (all in betting) has been abandoned, postponed or transferred from the original date, all bets placed prior to the barrier draw stand until the completion of the event. All bets placed after the final field is announced will be subject to refund and members must resubmit new wagers on the event.
- o) Ryman Racing Pty Ltd t/as Punthub reserves the right to cancel any bet where Ryman Racing Pty Ltd t/as considers the bet is unfairly advantaged in regards to starting times of events.
- p) In the event of a dead heat, where such an option was not offered for betting purposes, the ticket will be paid out at face value divided by the number of Dead Heating winners of the event. If the bet was placed at the tote product, Ryman Racing Pty Ltd t/as Punthub pays on the re-calculated tote dividends.
- q) The Ryman Racing Pty Ltd t/as Punthub products and wager types are intended for bona fide clients, that is, those clients who act at all times in good faith, sincerely, without fraud and who place wagers with Ryman Racing Pty Ltd t/as Punthub for the purpose of recreation and entertainment.
- r) If no bet type is specified, the default bet type will be a win only bet at the applicable tote-based product.
- s) At the discretion of Ryman Racing Pty Ltd t/as Punthub management, Tote pools of under \$500 may be disregarded in the calculation of BestDiv and MidDiv dividends.



- t) Any wager on the field proposition in favourite versus field markets is not subject to any deduction or increased by any percentage due to scratchings. Normal scratching rules apply if a wager is place on the listed favourite at the time.
- u) If a favourite is scratched, all wagers on the field against that nominated favourite in favourite versus field markets are void.
- v) Ryman Racing Pty Ltd t/as Punthub reserves the right to refuse the whole or part of any wager.
- w) Favourite versus field bets stand regardless of any late scratchings. Any runner which is scratched after a bet on the field is placed will receive an "inverse deduction" whereby an extra dividend is paid to offset the reduction in chances of a field bet being successful. The official deduction declared next to the runner will be used as the "inverse deduction". If a client calls (02) 7202 7462 prior to the race commencing, Ryman Racing Pty Ltd t/as Punthub management may consider voiding the wager prior to the race commencing.

Maximum Table of Deductions:

Odds:	Win:	3	2
		Place:	Place:
\$1.05	0.8	0.3	0.44
\$1.06	0.8	0.3	0.44
\$1.07	0.8	0.3	0.44
\$1.08	0.8	0.3	0.44
\$1.09	0.8	0.3	0.44
\$1.10	0.8	0.3	0.44
\$1.12	0.8	0.3	0.44
\$1.14	0.8	0.3	0.44
\$1.16	0.8	0.3	0.44
\$1.18	0.79	0.3	0.44
\$1.20	0.78	0.3	0.44
\$1.22	0.77	0.3	0.44
\$1.24	0.75	0.29	0.43
\$1.26	0.74	0.29	0.43
\$1.28	0.73	0.29	0.43
\$1.30	0.72	0.29	0.42
\$1.35	0.69	0.29	0.42
\$1.40	0.67	0.28	0.41
\$1.45	0.64	0.28	0.41
\$1.50	0.62	0.28	0.4
\$1.55	0.6	0.27	0.39
\$1.60	0.58	0.27	0.39
\$1.65	0.57	0.27	0.38
\$1.70	0.55	0.27	0.38
\$1.75	0.53	0.26	0.37
\$1.80	0.52	0.26	0.37
\$1.85	0.51	0.26	0.36
\$1.90	0.49	0.25	0.36



\$1.95	0.48	0.25	0.35
\$2	0.47	0.25	0.35
\$2.05	0.46	0.25	0.35
\$2.10	0.45	0.24	0.34
\$2.15	0.43	0.24	0.34
\$2.20	0.42	0.24	0.33
\$2.25	0.42	0.24	0.33
\$2.30	0.41	0.24	0.33
\$2.35	0.4	0.23	0.32
\$2.40	0.39	0.23	0.32
\$2.45	0.38	0.23	0.32
\$2.50	0.37	0.23	0.31
\$2.60	0.36	0.22	0.3
\$2.70	0.35	0.22	0.3
\$2.80	0.33	0.21	0.29
\$2.90	0.32	0.21	0.29
\$3	0.31	0.21	0.28
\$3.10	0.3	0.2	0.27
\$3.20	0.29	0.2	0.27
\$3.30	0.28	0.2	0.26
\$3.40	0.27	0.19	0.26
\$3.50	0.27	0.19	0.25
\$3.60	0.26	0.19	0.25
\$3.70	0.25	0.19	0.25
\$3.80	0.25	0.18	0.24
\$3.90	0.24	0.18	0.24
\$4	0.23	0.18	0.23
\$4.20	0.22	0.17	0.23
\$4.40	0.21	0.17	0.22
\$4.60	0.2	0.16	0.21
\$4.80	0.19	0.16	0.21
\$5	0.19	0.16	0.2
\$5.50	0.17	0.15	0.19
\$6	0.16	0.14	0.18
\$6.50	0.14	0.13	0.16
\$7	0.13	0.12	0.16
\$7.50	0.12	0.12	0.15
\$8	0.12	0.11	0.14
\$8.50	0.11	0.11	0.13
\$9	0.1	0.1	0.13
\$9.50	0.1	0.1	0.12
\$10	0.09	0.1	0.12
\$11	0.08	0.09	0.11
\$12	0.08	0.08	0.1
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\$13	0.07	0.08	0.09
\$14	0.07	0.07	0.09
\$15	0.06	0.07	0.08
\$16	0.06	0.07	0.08
\$17	0.05	0.06	0.07
\$18	0.05	0.06	0.07
\$19	0.05	0.06	0.07
\$20	0.05	0.05	0.06
\$21	0.04	0.05	0.06
\$26	0.03	0.04	0.05
\$31	0.03	0.03	0.04
\$41	0.02	0.03	0.03
\$51	0.02	0.02	0.02

16. Jockey Challenge:

- a) Jockey Challenge bets are available on selected meetings on a 'Win Only' basis.
- b) The winning jockey is the rider who accrues the most points based on the 3-2-1 system where the Jockeys receives 3 points for a winning ride, 2 points for finishing second and 1 point for finishing third. In the event of a tie, dead-heat rules apply. This is regardless of the number of outright winners ridden by the listed jockeys.
- c) The "Any Other Individual Jockey" option shall be defined as the points earned by any one individual jockey riding at that meeting outside of the jockeys already nominated in the list of betting options for that meeting.
- d) If any Individual Jockey listed in the market does not take part in at least one (1) ride for the meeting, all wagers on the Jockeys challenge for that meeting will be cancelled and monies refunded.
- e) For wagers on any Jockey Challenge to stand, all races scheduled for that race meeting must be run and correct weight declared. All bets will be cancelled, and monies refunded if the meeting is postponed, abandoned or any race is declared a 'no-race' by stewards, unless it is determined that a jockey has an unassailable lead, in which case all bets stand.

17. Racing Exotics:

- a) Dividend limits;
 - i. Where Ryman Racing Pty Ltd t/as Punthub pays an exotic price derived from the Ryman Racing Pty Ltd t/as SP, the maximum price for a \$1 unit for each bet type is limited to;

Exacta - \$501 Quinella - \$501 Trifecta - \$2001 First Four - \$2501

ii. Notwithstanding maximum win limits detailed in section 7, Ryman Racing Pty Ltd t/as Punthub reserves the right to limit total payout to any individual(s) on any bet type. If the total Ryman Racing Pty Ltd t/as Punthub payout on any bet type exceeds the Victorian TAB tote pool, Ryman Racing Pty Ltd t/as Punthub reserves the right to limit the total payout to clients to the amount of the Victorian TAB pool on that particular bet type.



- iii. If the Victorian TAB dividend is 50% higher than any other Tote Dividend declared on any bet type, then Ryman Racing Pty Ltd t/as Punthub reserves the right to limit the dividend to the value of the lesser of any Australian Tote dividends on that bet type. Ryman Racing Pty Ltd t/as Punthub will otherwise pay a dividend equal to the dividend declared by the Victorian TAB (STAB) on races run in Australia or when STAB covers the event and the pool is commingled.
- b) In the unlikely event that the location where the wager is struck is not covered by the Victorian TAB, the dividend will be paid at the lower dividend declared by the other two major Australian TAB's.
- c) In the event of a jackpot with the absence of a dividend, the Ryman Racing Pty Ltd t/as Punthub dividend is calculated by taking the Victorian TAB (STAB) Jackpot and dividing it by the number of \$1.00 winning units. Where the total of winning units held by Ryman Racing Pty Ltd t/as Punthub is less than one, the flex % held is multiplied over the jackpot amount to determine the dividend.
- d) In the event of a Dead Heat for any of the place getters, there will be as many dividends as there are correct order combinations as declared by the Victorian TAB (STAB).
- e) Ryman Racing Pty Ltd t/as Punthub offers markets on the following exotic bet types:
 - i. Quinella: A quinella is when two runners are selected to place first and second in any order. If a selected runner is declared a 'non-runner' or scratched after the wager is confirmed, wagers will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner.
 - ii. Exacta: An exacta is when two runners are selected to place first and second in the correct order. If a selected runner is declared a 'non-runner' or scratched after the wager is confirmed, wagers will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner.
 - iii. **Trifecta:** A trifecta is when three runners are selected to place first, second and third in the correct order. If a selected runner is declared a 'non-runner' or scratched after the wager is confirmed, wagers will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner.
 - iv. **First Four:** A first four is when four runners are selected to place first, second, third and fourth in the correct order. If a selected runner is declared a 'non-runner' or scratched after the wager is confirmed, wagers will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner.
 - v. Quadrella: A quadrella, or 'quaddie' is when the winners are selected in four consecutive races listed on the quaddie Race card. If a selected runner is declared a 'non-runner' or scratched after the wager is confirmed, wagers will be transferred to the substitute favourite as declared by the Victorian TAB (STAB). Where Victorian TAB does not cover the event the substitute will be the Ryman Racing Pty Ltd t/as Punthub SP favourite, in the case of more than one runner sharing the favourite price the substitute will be the runner with the higher saddle cloth or rug number.
- f) Fractional Betting allows you to place a bet on a quinella/exacta/trifecta/first four/quadrella for a set dollar amount. This way you can have multiple selections for a smaller outlay. Simply make your selections and nominate the total amount you wish to spend on your bet. Your bet will cost the dollar amount you nominate and if you win you will receive a percentage of the full \$1 STAB dividend. The minimum wager for fractional betting is \$1.



18. Athletics:

- a) Betting on the winner of an event is offered on an "all-in" basis. No refunds will be given for non-starters or for competitors who retire, withdraw or are disqualified during the course of a meeting.
- b) All Customer bets will be paid on the basis of the official result (as per the podium presentation) unless a protest occurs and the official results are changed within twenty-four (24) hours of the completion of an event, in which case the event will be resettled.
- c) Notwithstanding anything else contained in these rules, the result standing twenty-four (24) hours after the completion of an event will be deemed the final result and will not be amended regardless of any subsequent protests or changes to the official result (as a result of, for example, the outcome of doping cases).
- d) A participant that is disqualified due to an infringement, for example by reason of a false start, will be deemed to have taken part in the event.
- e) Customer bets on head-to-head markets will declared to be "no-bets" and refunded unless both competitors involved in the market start the event.

19. Australian Rules Football (AFL):

- a) Bets will be paid out on the basis of the official declared result.
- b) For events where extra-time is played, bets will be paid on the basis of the official declared result after the completion of extra time.
- c) For matches without extra-time:
 - i. A "draw" will always be included for "margin" betting, and any bets that were placed on either team to win by a margin will be considered losing bets in the event of a draw/tie.
 - ii. Any bet placed on a head-to-head option on either side is paid in accordance with the "dead heat rule" (i.e., half of the face-value of the relevant bet ticket).
- d) If a match is postponed but played within seven (7) days of the originally scheduled start time, all bets on any market on that match shall stand. If the match is not played within seven (7) days of the originally scheduled start time it will be deemed to be abandoned and:
 - i. All single bets on the abandoned event shall be voided and the stakes refunded.
 - ii. All multi-leg bets will be recalculated to exclude legs involving the abandoned event.
- e) For all player markets and markets based on player statistics (i.e., top goal scorer, most disposals etc.), bets will be paid out on the basis of results and statistics published on, and extracted from, the AFL website.
- f) Any Customer bet on a player shall be refunded if they are not in the final matchday twenty-two (22).
- g) In the event of a venue change, all Customer bets shall stand.
- h) Premiership markets will include any replays required. A premiership market will not be available once the two grand finalists are known. From this point on, only match betting on the Grand Final will be available.
- i) For match betting on a Grand Final, the betting is specific to the next match played. In the case of a draw, bets will be settled and will not carry over to any replay, and a new market will be framed for any subsequent matches.
- j) Any Customer bets placed on a "Most Wins", "Most Losses" or other similar market will not take into account any competition points deducted from a team owing to of breaches of rules and/or regulations. In the event of two or more teams tying, the tie shall be broken based on the percentage as published on the AFL website.
- k) Any Customer bets placed on a "Top Victorian Team", "Top Non-Victorian Team" or other similar market shall be resulted in favour of the team that finished higher on the ladder at



the conclusion of the home-and-away season. Should two or more teams finish on the same number of competition points, the team with the better percentage shall be deemed to have finished higher on the ladder.

20. Baseball:

- a) Games are official after 5 innings of play except if the home team is leading after 4.5 innings of play, in which event the game shall be official at that point.
- b) For "Money Line" betting, bets shall be paid on the basis of the official result of the game as declared by the official MLB governing body.
- c) For "Run Line" betting, the game needs to go for nine (9) innings, or eight and a half (8.5) innings if the home team is leading at that point, for bets to stand.
- d) For "Run Totals" betting, the game needs to go for nine (9) innings, or eight and a half (8.5) innings if the home team is leading at that point, for bets to stand except where the 'Run Total' is exceeded prior to that point, in which event bets shall stand.
- e) Should either of the nominated pitchers withdraw before throwing a pitch, all singles bets shall be voided and refunded whilst affected multiple wagers will be recalculated excluding that leg.
- f) If either "of the nominated pitchers withdraw before throwing a pitch, except where the Customer bet is on a "Run Totals" market:
 - i. All single bets on the relevant event shall be voided and the stakes refunded.
 - ii. All multi-leg bets will be recalculated to exclude legs involving the relevant event.
- g) If a match is postponed but played within twenty-four (24) hours of the originally scheduled start time, all Customer bets on any market on that match shall stand. If the match is not played within twenty-four (24) hours of the originally scheduled start time it will be deemed to be abandoned and:
 - i. All single bets on the abandoned event shall be voided and the stakes refunded.
 - ii. All multi-leg bets will be recalculated to exclude legs involving the abandoned event.
- h) First-half markets are based on the first five (5) innings, and the full (5) innings must be played in order for Customer bets to stand. In the event of a draw, the 'Dead-Heat Rule' applies.
- i) For "First Innings" markets, both teams must complete their respective first innings at-bats in order for Customer bets to stand.
- j) Any Customer bets placed on the "Home v Away" market for a given day's play (i.e., 'Winning Side' or 'Total Runs') shall be voided, irrespective of whether the day's totals have already been exceeded, if any game on that day:
 - i. Does not reach its natural conclusion, being that it runs at least eight and a half (8.5) innings.
 - ii. Is cancelled and/or postponed then all Customer bets shall also be void.
- k) In the event of double-headers in the Australian Baseball League (ABL) or any other applicable league, all Game #1 are 7-inning games and are priced and settled accordingly. In the event of the match being scheduled for the full 9-innings, all normal rules shall apply.
- I) If any match is scheduled for 7 innings (or any other match length) by the leagues governing body, and the match is not shortened due to weather or any other reason in play, all bets will stand even if there is nothing specified on the game itself.

21. Basketball:

a) All bets shall be paid out on the basis of the official final score which includes any overtime that is played unless otherwise specified.



- b) All matches must run to the completion of the designated normal time period in order for bets to stand.
- c) If a match is delayed or postponed but played within twenty-four (24) hours of the time it was suspended or the originally scheduled start time, all bets on that match shall stand. If the match is not played within twenty-four (24) hours of the originally scheduled start time it will be deemed to be abandoned and:
 - i. All single bets on the abandoned event shall be voided and the stakes refunded.
 - ii. All multi-leg bets will be recalculated to exclude legs involving the abandoned event.

22. Boxing:

- a) If a match is delayed or postponed but played within fourteen (14) days of the time it was suspended or the originally scheduled start time, all bets on that match shall stand. If the match is not played within fourteen (14) days of the originally scheduled start time it will be deemed to be abandoned and:
 - i. All single bets on the abandoned event shall be voided and the stakes refunded.
 - ii. All multi-leg bets will be recalculated to exclude legs involving the abandoned event.
- b) All Customer bets on either fighter to win will be paid out on the basis of the judges' decision, which shall take into account points, technical knockouts (TKOs), knock outs (KOs) or disqualifications.
- c) If a price is offered for the 'draw' and a 'draw' occurs, all bets on either boxer to win will be losing bets, and only bets on the draw will be paid out. If there is a "technical draw" determined by the referee due to an accidental cut or similar, then the bout shall be deemed a no-contest and all bets shall be refunded.
- d) If a boxer fails to answer the bell, the fight will be deemed to have ended in the previous round for the purposes of "Pick the Round" betting.
- e) If the scheduled number of rounds is changed, all bets shall be voided and refunded.
- f) If a round is stopped by an official prior to the sounding of the bell, it will not be deemed to be a full round. For wagering purposes, a round is deemed to be completed when the bell sounds to signify the end of the round.

23. Cricket:

- a) All matches are paid on the official result.
- b) In Test Match cricket if the match finishes in a tie, all bets on either team are paid as per the dead heat rule, while bets on the draw are resulted as losing bets. If a match is officially abandoned, then all undecided bets on the match are void.
- c) Bets on domestic first-class matches four or five day matches, will be paid on most points by team.
- d) In all forms of limited over cricket, if the match finishes in a tie all bets are paid as per the dead-heat rule unless a subsequent tie-breaker method is used to determine the winner for example, super-over, in which case the outcome will be settled on the result of this method. If the match is declared a 'no-result', all bets are void. Please note that all exotic betting options are resulted prior to any tiebreaker being carried out. If a match is transferred to a reserve day, all wagers will stand.

Limited Overs Cricket:

e) Most Runs/Wickets – bets are void if either innings is shortened by more than 50% of scheduled overs unless bowled out or target is reached. For example, in a T20 bets are void if innings is shortened by 11 overs or more. Dead heat rules apply. Bets stand if a player is in the starting eleven but doesn't bat/bowl.



- f) Highest Opening Partnership, Highest 1st 6/15 Overs, Most 4s/6s, Total 4s/6s, Total Run Outs, Total Ducks bets are void if either innings is shortened by more than 20% of scheduled overs, unless bowled out or target is reached. For example, in a T20 bets are void if innings is shortened by 3 overs or more. The only exception to this is if the result has already been determined and further play would not affect the result. Does not include super over.
- g) Total Batter Runs, Total Bowler Wickets, Batting Head to Heads, Bowling Head to Heads must face/bowl a delivery for bets to stand. Bets are void if either innings is shortened by more than 20% of scheduled overs, unless the team is bowled out, target reached or result already determined. Does not include super over.
- h) Innings Runs/Fall of Wicket Bets are void if either innings is shortened by more than 20% of scheduled overs, unless the team is bowled out, target reached or result already determined. Does not include super over.
- i) Method of dismissal if no delivery is faced for nominated wicket/batter or no wicket falls bets are void. Any other method includes hit wicket, timed out, handled the ball, obstructing the field and hit the ball twice.
- j) Next Batter Out must face a ball for bets to stand, bets void if either batter retires hurt or both batters finish not out.
- k) Next Over Runs over must be completed for bets to stand unless the result is already determined. Includes any extras scored.
- I) Player of the Match as per espncricinfo.com scorecard or official match presentation.

Test Match / 1st Class Cricket

- m) Most Runs, Most Wickets dead heat rules apply. Bets stand if a player is in the starting eleven but doesn't bat/bowl. 50 overs must be completed unless bowled out/declared.
- n) 1st Innings Lead 1st innings of both teams must reach natural completion for bets to stand (bowled out/declared)
- o) Total Batter Runs, Total Bowler Wickets must face/bowl a delivery for bets to stand
- p) Batting Head to Heads, Bowling Head to Heads both players must face/bowl a delivery for bets to stand
- q) Innings runs innings must reach natural completion for bets to stand (bowled out/declared)
- r) Player of the Match as per espncricinfo.com scorecard or official match presentation.

24. Cycling:

- a) Cycling bets are settled as per the official classification listing at the time of the podium presentation. Any overturned decisions are not recognised for betting purposes.
- b) Outright markets are conducted on an "All-In" basis. No refunds will be given for non-starters. This will include any Group Betting where the number of competitors is 9 or more.
- c) For any Head-to-Head bets, both cyclists must cross the starting line for bets to stand.



- d) For any Head-to-Head bets, if a cyclist retires, the other cyclist who finishes the race is deemed the winner. If both cyclists retire, whoever retired second is deemed the winner. If this cannot be determined all bets are void.
- e) For Team Matchups, all nominated riders of a team must start the event for bets to stand.

25. Darts:

a) At least 3 legs must be played, or bets will be void unless otherwise specified.

26. **Esports**:

- a) In the event of a game being postponed to another date, the game must resume within 48 hours otherwise all bets will be void.
- b) Results of bets will be settled from the official broadcast, event organizer or publisher.
- c) A Game is deemed to have started once the in-game clock begins. This includes but is not limited to picks, bans, weapon purchases and any similar action that influences gameplay.
- d) Where an event involves series betting Best of 3 (BO3) or Best of 5 (BO5) and one or more maps are not played due to an unconditional outcome. Bets will be voided for that specific map/match if unplayed.
- e) For Best of 1 series, in the event of a draw, dead heat rules will apply to head-to-head betting. All other markets will be paid accordingly.
- f) Once a result has been decided and bets have been paid, no refunds are to be made if subsequently a result is overturned.
- g) If a team's roster is changed with a player replacement or stand-in, all bets on the team stand. If a player withdraws prior to the start of the match/event, all bets will be void on the player.

27. **Golf:**

- a) Bets shall be refunded for any player that does not tee off in any tournament.
- b) Any playoff holes will be taken into account when determining the result of any golf tournament betting.
- c) For the place portion of each way bets and other placing bets for example, top 10, the dead heat rule will apply for players tied for the bottom position.
- d) When a tournament is shortened, wagers will be settled on the official result regardless of the number of rounds played. If any bets have been placed at the conclusion of a day's play in a tournament where there is no further play, those bets will be void and refunded.
- e) If a tournament is officially abandoned or not completed within 14 days of commencement, all wagers are void unless a result has already been reached.
- f) In all tournament group betting and tournament head-to-head markets such as tournament head to heads, nationality, tournament group and trio betting, all players must complete 36 holes for bets to stand. Playoffs are excluded for betting purposes. All players must complete 18 holes for round betting such as matchups and round 2/3 balls.
- g) In any group market, the winner is the player who completes the most holes, and if the players have completed the same amount of holes, the player with the lowest score is deemed the winner.
- h) For any market featuring a player to lead at the end of round, that round must reach completion for bets to stand.
- i) In any make/miss the cut market, the player must complete at least 36 holes for bets to stand.



- j) A player is deemed to have made the cut if the player is eligible to play the round after the cut is made even if the player chooses not to play on.
- k) For top x markets, all bets are paid after the completion of the nominated regulation holes. For example, if six players make a playoff, all six players get paid at 5/6 of the face value of the ticket for the purposes of top 5 betting.
- A player is not deemed to have completed the holes played in a round if they are not awarded a score for the round completed. If a player is disqualified but still receives an official score, the round is deemed to have been completed.

28. Gridiron:

- a) All bets are paid on the official final score which includes any overtime that is played unless otherwise specified.
- b) All matches must run to the completion of the designated normal time period in order for bets to stand.
- c) If a game is abandoned, postponed to another date, the game must resume within 24 hours otherwise single bets are void and wagers will be refunded. Affected multi bets will be recalculated excluding that leg.

29. Handball:

a) All bets are paid on the result from the official governing body. Match much run to completion for bets to stand otherwise all bets will be refunded.

30. Ice-Hockey:

- a) For all NHL matches, all match winner, line and totals markets include any overtime and shootout. If a shootout takes place to decide the outcome of a match, only one goal will be awarded to the winning team. The only market to be resulted at the conclusion of normal time is the regulation winner market.
- b) All matches must run to the completion of the designated normal time period in order for bets to stand.
- c) If a game is abandoned, postponed to another date, the game must resume within 24 hours otherwise single bets are void and wagers will be refunded. Affected multi bets will be recalculated excluding that leg.

31. Mixed Martial Arts:

- a) Where a match is abandoned or postponed, the bout must be fought within 14 days of the original scheduled date for wagers to stand. Once the 14 days have expired, all single wagers are void and refunded. Affected multiple wagers will be recalculated excluding that leg. The exception to this rule will be if the bet was placed when the fight was still in the 'unconfirmed fights' list in which case the bets will stand until the date in the comment on the specific event expires.
- b) All wagers on either fighter to win will be decided by the judges' decision, which includes points, technical knockout (TKO), knock out (KO) or disqualification.
- c) If a price is offered for the draw, in the event of a draw all wagers on either fighter to win will all be losing bets and the draw will be the winning option. If there is a "technical draw" determined by the referee due to an accidental cut or similar, then the bout is deemed a no contest and all wagers will be refunded. If there is no draw listed in the market, then dead heat rules apply, and all bets are paid as half face value.



- d) In pick the round betting, if a fighter fails to answer the bell, the fight will be deemed to have ended in the previous round.
- e) If the scheduled number of rounds is changed, then all wagers are void and refunded.
- f) The official stopping of a round before the sounding of the bell does not constitute a full round. A full round is only considered for wagering purposes to have been completed when the bell sounds signifying the end of the round.
- g) For all stat based markets and for any official ruling, ufc.com will be the source of all results.
- h) An over/under or total listed on a fight represents the total number of completed rounds. The halfway point of a round is at exactly two minutes and thirty seconds into a five-minute round. Thus, 2 and a half rounds would be two minutes and thirty seconds of the 3rd round.

32. Motor Racing:

- a) All bets placed on motor racing are settled as per podium presentation. Any overturned decisions after the podium presentation are not recognised for betting purposes.
- b) All outright markets are conducted on an all-in basis. No refunds are paid on any competitor who is a non-starter.
- c) For head-to-head matchups, both drivers must cross the starting line for bets to stand.
- d) On safety car yes/no markets, a virtual safety car will not count as a safety car.
- e) The dead heat rule will apply to first retirement bets where more than one competitor retires on the same lap number.

33. Netball:

- a) All bets on match winner, line and totals markets are paid on the official final score which includes any overtime that is played unless otherwise specified.
- b) All matches must run to the completion of the designated normal time period in order for bets to stand.
- c) All margin bets and half time/full time doubles are paid on the result at the end of normal time. Extra time is not included.
- d) If a match finishes in a draw and no extra time is played, all head-to-head bets are paid under the dead heat Rule all bets are paid at half face value of the ticket.
- e) If a game is abandoned, postponed to another date, the game must resume within 24 hours otherwise single bets are void and wagers will be refunded. Affected multi bets will be recalculated excluding that leg.

34. Rugby League:

- a) Payouts are based on the official declared result.
- b) Full time markets include any extra time.
- c) Normal time markets do not include any extra time.
- d) Second half markets do not include any extra time.
- e) Dead heat rules apply to any head-to-head bet that does not offer a draw or equivalent option.
- f) When a match is abandoned or postponed and played within seven (7) days of the original scheduled date, all bets stand. Once the seven (7) days have expired, all single bets that have not already reached a conclusion are void and wagers will be void. Any multi bets will be recalculated to exclude that leg.
- g) For time of first and last try markets, payouts are based on the official clock.
- h) All try scorer bets are based on who is recorded as the try scorer on the official NRL site. In the event of a penalty try if a player is awarded the try, they will be credited with the try for



- betting purposes. If no player is credited with a try, and only deemed a penalty try then this try is not counted in any player try scoring markets.
- i) Any bet on a player is refunded if they are not in the squad of 17.
- j) All bets stand regardless of venue change.
- k) Any bets placed on the most losses' market, are paid on the team which losses the most games throughout the season. Points deducted because of breaches of rules or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses the position will be determined by for and against as published by the governing body.
- I) All bets placed on the top NSW and top non-NSW markets include any finals action. If more than one team gets eliminated in the same week of the finals, then dead heat Rules Apply.
- m) All bets placed on the halfway leader market are decided at the halfway point of the season unless a specific round is nominated. If two or more teams are on the same amount of competition points, the team with the best for and against are deemed the winner of this market.

35. Rugby Union:

- a) Payouts are based on the official declared result, including the end of any additional extra time. If the result of a match is a draw after extra time, dead heat rules apply for head-to-head markets. Conditions do apply to some specific markets, namely with a draw as any option. Half-time full-time doubles and all margin bet types are resulted at the end of normal time, excluding any extra time played. A price for the draw will always be included in margin betting.
- b) When a match is abandoned or postponed and played within seven (7) days of the original scheduled date, all bets stand. Once the seven (7) days have expired, all single bets that have not already reached a conclusion are void and wagers will be void. Any multi bet will be recalculated to exclude that leg.
- c) If a match does not commence or is cancelled prior to the conclusion of the first half, all bets are void regardless of the official result. If a match is abandoned in the second half, the match result is paid, and all other markets are void unless there has been an unconditional outcome reached.
- d) Any bets placed on the most losses market, are paid on the team which losses the most games throughout the season. Points deducted because of breaches of rules or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses the position will be determined by for and against as published by the governing body.
- e) For time of first and last try markets, payouts are based on the official clock.
- f) Any bet on a player is refunded if they are not in the squad of 22.
- g) In the case of a penalty try being the first try all first try scorer bets carry over to the second try. If a penalty try is the last try, all last scorer bets pay on the second last try scorer.
- h) All bets stand regardless of venue change.
- i) For Six Nations betting, the grand slam refers to a victory against all other teams in the competition. The Triple Crown refers to one of England, Scotland, Ireland or Wales defeating the three other teams in the market. Draws are not considered victories.
- j) For the purposes of determining the outcome of any try conversion market, a penalty try will not be considered if 7 points are automatically awarded (no conversion attempt). In this case, the outcome of any try conversion market will be determined based on the occurrence of the next 5 point try scored where a conversion attempt is made.



36. Snooker:

a) For bets to stand both players must start the match and the match must run to completion.

37. **Soccer:**

- a) All bets are paid on the result at the end of normal time. This includes any injury time added by the referee. Extra time and penalty shootouts do not count in determining the final result of any match where a draw price is quoted.
- b) For some matches, a to qualify/progress or tournament winner market may be available. For these markets, no draw price is quoted therefore the result is paid at the conclusion of the match whether that be in normal time, extra time or after a shootout.
- c) All exotic markets unless specified are always paid at the conclusion of normal time (including injury time).
- d) When a match is abandoned or postponed and played within two (2) days of the original scheduled date, all bets stand. Once the two (2) days have expired, all single bets that have not already reached a conclusion are void and wagers will be void. Any multi bet will be recalculated to exclude that leg.
- e) In the event a match does not run for 45 minute halves (plus injury time) all bets on the match are void, unless the length of the halves is known well in advance of betting and the odds are priced accordingly.
- f) For all first goal scorer markets, to score a goal markets, etc. if no goals are scored all bets are deemed losers.
- g) For the purposes of first goal scorer, any time goal scorer markets etc, an own goal is ignored for these markets. In the case of first goal scorer all bets carry over to the second goal scorer. In the event there are no further goals scored all bets are deemed losers. For all other player based goal scorer markets any own goal scored is ignored.

38. Surfing:

- a) All bets stand regardless of the length of any delay or change of venue.
- b) All outright markets are based on an all-in basis. No refunds will be given for non-starters.
- c) For each-way betting, dead heat rules apply for surfers knocked out in the semi-final stage.
- d) For heat betting, all surfers in that heat must enter the water for bets to stand.

39. Swimming:

- a) Betting on the winner of an event is offered on an all-in basis. No refunds will be given for non-starters or for competitors who retire or are disqualified mid-meet.
- b) All bets will be paid on the official result as per the podium presentation. However, if a protest occurs and the official results change inside of 24 hours, then the event will be re-settled. No doping cases will be considered and as such, the result available 24 hours after the event will be deemed binding regardless of further protests or changes to the official result.
- c) A participant that is disqualified due to an infringement, such as a false start, will be deemed to have taken part in the event.

40. Table Tennis:

a) If a player withdraws or is disqualified after the first set has been completed, the player progressing to the next round or who is awarded the match by the umpire will be considered



- the winner and all head-to-head wagers will be paid as such. If the first set has not been completed, all match bets will be void.
- b) If a match does not run to conclusion, any markets, except for match betting, that are not unconditionally determined will be void.
- c) For any wager on handicap or total games, the match must run to conclusion or bets will be void, except if the result of either option is already determined.

41. Tennis:

- a) A match is deemed to have started with the first serve of the match. Tennis outright bets are accepted all-in and if a player withdraws before or during a tournament the bet stands.
- b) In the event of a match not taking place or if a player is given a walk over, bets on this match are void.
- c) In the event of a change in the number of sets to be played, match bets, first set market bets will stand, all other markets will be void.
- d) If a player withdraws or is disqualified after the first set has been completed, the player progressing to the next round or who is awarded the match by the umpire will be considered the winner and all head-to-head wagers will be paid as such. If the first set has not been completed, all match bets will be void.
- e) If a match does not run to conclusion, any markets, except for match betting, that are not unconditionally determined will be void.
- f) For any wager on handicap or total games, the match must run to conclusion or bets will be void, except if the result of either option is already determined.
- g) All bets on the set betting market are void if the match does not run to completion, except if there is no possible chance of the bet being successful, for example a bet on Player A to win 2-0 who has already lost the first set.
- h) First set score and first set winner bets are finalised upon completion of the first set regardless of if the remainder of the match runs to completion.
- i) For the avoidance of doubt, it is possible for a player to lose the match but cover a minus handicap. For example, Player A is -1.5 if they lose the match 6/7 6/0 6/7 they will still cover the minus handicap.
- j) With respect to the tiebreak played market, if a player retires and no tie break has been played, then the market is void. If a tie break has already been played, the market is paid as yes.
- k) If a retirement occurs before the completion of the second set in a best of three set match, or before the completion of the fourth set in a best of five set match, bets on the number of sets market are void. If a retirement occurs after the completion of the second set in a best of three set match, the number of sets market will be resulted as a three-set match. If a retirement occurs after the completion of the fourth set in a best of five set match, the number of sets market will be resulted as a five-set match.

42. Volleyball:

- a) All bets paid on the official result as per the governing body.
- b) Match must run to completion for bets to stand.
- c) Any points tallied during the golden set or the sixth set will not count for settlement of that particular match.

43. Yacht Racing:

a) Outright markets, including handicap betting, are conducted on an all-in basis.



b) All bets are settled as per podium placing. Post-podium, Ryman Racing Pty Ltd t/as Punthub does not recognise overturned decisions for betting purposes.

44. Olympics:

- a) Betting on the winner of an event is offered on an all-in basis. No refunds will be given for non-starters or for competitors who retire or are disqualified mid-meet.
- b) All bets will be paid on the official result as per the podium presentation. However, if a protest occurs and the official results change inside of 24 hours, then the event will be re-settled. No doping cases will be considered and as such, the result available 24 hours after the event will be deemed binding regardless of further protests or changes to the official result.
- c) A participant that is disqualified due to an infringement, such as a false start, will be deemed to have taken part in the event.

45. Other (Non-sport/Specials):

- a) All bets are valid until a result is officially declared, regardless of any delays in the announcement, extra voting rounds etc. which would be needed for the outcome to be announced.
- b) Once a contestant has been eliminated/evicted from a TV show, that bet is deemed to have lost. Should the same participant re-enter the competition at a later date, he/she will be treated as a new contestant, thus previous bets will be settled as lost.
- c) In the event of the show terminated before an official winner is declared, bets will be settled as a tie (dead heat) between contestants who have not been eliminated. Any bet placed on a contestant who has already been eliminated will be deemed as lost.